DOCUMENT RESUME

ED 210 496 CE 030 766

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TITLE Women, Work and Age Discrimination.
INSTITUTION National Commission on Working Women, Washington, D.C.
PUB DATE [81]
NOTE 12p.

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Age Discrimination; *Employed Women; Employment Level; *Equal Opportunities (Jobs); Job Application; *Middle Aged Adults; Retirement; Salary Wage Differentials; *Sex Discrimination

ABSTRACT

Millions of older women who work face combined age and sex discrimination. Fifty percent more women aged 45-54 (3.5 million) will enter the job market in the next two decades and face the same problems. Illegal discriminatory practices encountered by older women when job hunting include exclusion from a job opportunity because of a male selecting official acting on a preference for young attractive women, employer's perception of customer demand or preference for youth, and recruitment exclusively from college campuses. Dual discrimination on the job is evidenced by older women being denied access to training programs and being channeled into positions with no upward mobility. As women approach retirement, companies may either refuse them merit increases during the years preceding retirement to lower pension benefits or pressure them to retire. Job and wage discrimination have a devastating effect on their retirement income. For the majority of women over 65, Social Security is their sole source of income. Solutions to the problems of age discrimination must come from efforts by the legislative-legal advocates, public awareness must be raised through the communications media, and society must shift its youth-oriented focus. (YLB)

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WOMEN, WORK AND AGE DISCRIMINATION

Prepared for National Commission on Working Women
by Janice DeGooyer

Approximately 43 percent of the U.S. workforce are women. This denotes a dramatic increase in women's labor force participation. This increase is ongoing and is predicted to continue strongly. The overwhelming reason that women are working is economic need.

Eighty percent of today's working women are concentrated in low-paying clerical, sales, service, factory or plant jobs, and the earnings gap between men and women has widened considerably. In 1955 women earned 64¢ for every dollar earned by a man. Today the ratio is 59¢ to the dollar. Women's advocacy groups have long recognized these and other problems of working women, such as lack of access to education and training and to adequate, affordable child care. However, commitment toward solving these problems on the part of public policy makers, educators and employers is lacking.

In 1979, the National Commission on Working Women conducted a national survey on the perceptions, problems and prospects of working women. The survey brought to light the disastrous extent of a problem affecting the woman who is categorized as "old." In a great many of the 110,000 tabulated survey responses, age discrimination was seen as having a devastating economic impact and pervasive emotional consequences.

Today, one out of three women who work is 45 years of age or older. Predictions indicate strong cumulative growth in the number of older women either working or seeking work in the last two decades of this century. Fifty percent more women between the ages of 45 and 54 (a total of 3.5 million) are expected to enter the job market, where they will face the harsh reality of combined age and sex discrimination, already suffered by millions of older women.

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GETTING A JOB

The growing numbers of women over 40 seeking to work encounter enormous barriers. Many can find no job at all, others are forced to work part-time; still others take jobs which do not offer adequate compensation or utilize their skills and experience. The hiring practices encountered by the older woman can be traumatic. This is true for the woman having valuable skills and experience, as well as for the displaced homemaker with rusty skills and lack of confidence. The anxiety associated with seeking a new job is directly tied to the value our society places on youthfulness. Women are classified as "old" at an early age. A woman without physical youth and beauty is often considered unemployable.

> "When I fill out the applications, I leave off a couple of good jobs I've had so I don't look as if I've been working for 20 years. And still they tell me that I didn't get the job because I'm overqualified. That phrase is the kiss of death for an older woman and I've heard it many times."
>
> -- A job-seeking 50 year -old

> "We try to combat the problems of age discrimination by automatically having the applicants remove their age from the resumes. A classic employer excuse for not hiring an older woman is 'they just don't fit in'."
>
> -- Washington, D.C. Employment Agency Director

The latter statement is further illustrated by the experience of a New York City reporter working on a series investigating N.Y.C. employment agency practices. On taking a test for the job of employment counselor she was asked to respond to a situation involving a female job candidate with the years of background and experience that appeared to be a perfect match for one of the client companies. The personnel director of the company said she sounded perfect in every way except that she was too old. "She won't fit our image. No one here

is over 35, and most of us are under 30." What do you tell the woman? The correct answer as far as the employment agency was concerned was to tell her "there has been a mistake" and that the job was already filled. A better answer may have been to report the company involved for age discrimination.

An official of the Equal Employment Opportunity Commission (EEOC) says: One of the most common forms of employment discrimination against older women is the negative reverse of sexual harassment; the older woman excluded from a job opportunity because of a male selecting official, often young (but not necessarily so), acting upon his preference for young attractive women in positions under his supervision. This practice is widespread and occurs both in government and private industry. A case that went to the Supreme Court involved a woman, 52 years old, who was working as an executive secretary and financial coordinator. She was fired when her employer found a "very young, very sexy, and very cute" woman working in the same department. The younger woman got her job, and the older woman was then forced to find work at a lower-level. The older woman sued the company for back pay and damages.

There are many other illegal discriminatory practices encountered by older women when job hunting. The hiring policies which result from the employer's perception of customer demand or preference for youth, e.g. stewardesses, models, waitresses, etc. are unlawful, as are the uses of non-job-related selection devices having an adverse impact on older workers, e.g. a college degree requirement. There also are companies which improperly ensure the maintenance of a low average age in their workforce by such methods as recruiting exclusively from college campuses.

In addition to illegal practices, older women encounter cultural biases which have the effect of discrimination, such as companies discounting employable skills women have gained from unpaid work.

ON THE JOB

Four out of five women who work are segregated into jobs which are low paying and offer little chance of advancement. At insurance companies, banks, and retail stores for example, women in their 40s, 50s and 60s fight to be accepted into training programs leading to promotion and better pay. Older women are frequently denied access and are forced to stand by while younger people with less seniority gain skills and knowledge.

> "I told them so many times that I wanted to be trained in data-entry when the program began. Instead they hired two young men off the street in their 20s, and had the nerve to ask me to train one of them to be my supervisor after he went through the data-entry course."
>
> -- A 59 year-old woman office worker

> "I have worked in this bank for 12 years. In that time I've trained six males, all of whom have been promoted or have become my supervisor. My department head, a young man, told me outright that I had been 'left behind' because of my age."
>
> -- A 61 year-old worker

In the EEOC files are many cases evidencing this kind of dual discrimination -- age plus sex. Another example is the variety store chain, now bankrupt, that had a policy of segregating older female employees into senior sales clerks and floor supervisor positions, while other employees, largely young male management trainees, were assigned to assistant manager and department manager jobs which paid more and were the paths to store manager and corporate management positions. Yet another example is that of the fifty-store department chain employing young white males in a "management training program" to the exclusion of women or anyone over 40 years of age. In the day-to-day operation of the stores, the management trainees did substantially the same work as the non-trainees who were predominately older women. Several

of these women had worked for the company for as long as 25 years. Not only were the trainees paid more than the non-trainees, but the management training program was the only basis for promotion into store management.

Being denied access to training programs is a major stumbling block to upward mobility on the job. Older women encounter not only this, but other impediments to promotion. Artificially high educational levels can be made a requirement. Employers often give "lack of degree" as a reason for denying advancement and/or a raise in pay. Just as being "overqualified" is used as a code word in the hiring process to screen out older women, so "lack of education" is used by employers as an excuse to pass over older women and keep them from moving up through the ranks.

Example: Sylvia M., an accounting clerk with the City of Dayton for the past 15 years, has been denied the opportunity to take a civil service test for the job of Accountant I. She is one year short of the required college degree. "I think my 15 years of experience ought to be worth something! I ought to have the chance to at least take the test!"

Worse still, even when employers cannot cite lack of education or training as an excuse for failing to promote an older woman, they often merely say "no" to women indicating a desire to move up.

In 1979, full-time women workers who were 45-54 years of age had an average annual income of $10,935, not much higher than the $8,902 average annual income of women aged 22 to 44 years. By contrast, full-time men workers 45-54 years old averaged $20,465 a year compared to $10,410 for male workers in their early twenties. The earnings gap between men and women increases with age, so that by the time women are 45 years old they are earning about half of what older men earn. In fact, 35 percent of working women 55 years of age or older fall below the poverty line.

In many companies, yearly merit pay increases to older employees do not keep pace with current entry-level pay, and often the result is that women with years of seniority make only pennies more per hour than new employees.

Example: A younger woman commented, "The other day I happened to see the paycheck of this older lady in my section, and I was really amazed that she makes only $20 a week more than I do! She must have worked here at least 15 years, but since they tell us discussing salaries is grounds for dismissal, I bet she doesn't even realize they're paying the new girls almost the same as her."

RETIREMENT

As women approach an age when they can no longer work, fear and insecurity rapidly escalate. Companies know that these older employees won't quit, and in some instances they have been told that they will receive no merit increases during the three or four years prior to retirement. In this way, the company can put a ceiling on the earnings of their last five years of employment which determine pension benefits. Verna Smith says: "They want you to tell them two years in advance when you plan to stop work, but I'm not telling them anything. If I did, I'd be sure of never getting another raise!"

Retirement and the years preceding retirement are particularly hard on the woman worker. Many women are pressured -- both overtly and indirectly -- to retire. Many cite the denial of promotions or pay increases as subtle pressure to leave. They also may have to deal with "youth movements" or "house cleanings" associated with mergers, reorganizations, key management changes or reductions-in-force. The emphasis in such cases may be on the hiring or retention of

younger workers, or the demotion or termination (including retirement or layoffs) of older workers, or both.

One older woman, after working for 19 years with an excellent work record, was asked at the age of 63 to transfer to another section of the office because she "no longer fit in." "I've watched her self-confidence go down the drain," said her daughter. Another woman, also in her early 60s, gave notice that she would be retiring in a year and was moved from the front of the real estate office to a back desk where she no longer may deal directly with customers. She feels hurt and demeaned by the sudden move.

Women 65 and over are the fastest-growing poverty group in America today. They have the lowest average income of any age or sex group. The job segregation and wage discrimination that plague women throughout their careers have a devastating effect on the level of their retirement income.

About 50 percent of all working women are in jobs with no pension plans, and those companies that do have plans usually require job tenure of ten years as a pension qualification. Women's average tenure at a particular job falls short of this requirement, for a number of reasons. Child-bearing and child-rearing responsibilities are a major factor, as is the tendency of women rather than men to interrupt their careers to care for ailing or elderly family members. Additionally, 80 percent of working women are concentrated in low-paying, dead-end jobs with low salary ceilings and no access to training or promotion opportunities. Moving from job to job, bargaining for a pay raise with each move, seems to make economic sense. In fact, financial gains are minimal and the goal of improving existing conditions in any one job are lost by default. So it is that millions of women do not receive a penny of pension benefits after a lifetime of work. It is a fact that the majority of women cannot depend on their husband's income. By the age of 65 years, 62 percent of women are

living alone, many of them widows. Less than 10 percent of widows receive their husband's pension benefits, and women who have been divorced rarely share in retirement benefits at all.

Originally designed as a base to which savings and pensions would be added, Social Security becomes the sole source of income for the majority of women over 65 (the average single woman retires with less than $1,000 in the bank). The average Social Security payment to retired women workers in 1981 is below $4,000 per year. As the Chairwoman of the House Committee on Aging's Task Force on Social Security and Women recently stated, "72 percent of all elderly poor are women. This phenomenon has resulted in the feminization of poverty."

CONCLUSION

With life expectancy increasing for all Americans, society needs to examine and re-evaluate its attitude toward the aging woman. It is folly to continue to ignore the true potential of the older experienced worker. The solutions to the problems of age discrimination must come from efforts by the legislative-legal advocates, public awareness must be raised through the communications media, and society itself must shift its youth-oriented focus.

Some laws are already in place. The EEOC has the ability to enforce current legislation outlawing age discrimination in hiring, promotions, training, layoffs, pay, firing and other aspects of employment, through the Age Discrimination in Employment Act of 1967. However, EEOC efforts to date have been scant and have tended to focus on the middle-aged white male. Age discrimination is compounded by sex bias for women workers, making remedies more difficult to implement.

The communications media -- both print and broadcast -- have the power to influence national perception of older persons. This can be accomplished by the

presenting of positive images of the middle-aged and elderly, who in truth are as diverse as any other sector of the population, but are frequently the victims of stereotyped generalization. Advertising is inclined to play upon the fear of growing old, reinforcing pervasive myths. Older women in particular are seen as unattractive, asexual, inactive and ineffective. News reporting can and should provide better coverage of those issues relating directly to the older segment of society, serving to focus national attention on age discrimination.

The apathy of society toward the problem of age discrimination must be overcome. Our fear of death and resistance to the aging process serve to separate us from the older members of our communities and their concerns. Our first step toward solving their problems, which will ultimately be our own, must be to confront the aging process emotionally, sociologically and physiologically. Research, experience-based study and public dissemination of knowledge can bring enlightenment on the subject of aging, and change current concepts, in much the same way that recent efforts have radically expanded our knowledge of human sexuality.

The stereotypes and myths of aging, such as those surrounding menopause in women, must be challenged once and for all. Much remains to be learned in the field of medical science regarding the interaction of physical and mental health in the older person. A National Institutes of Health study has shown that while health is a primary concern of the elderly, illness and old age are not synonymous. A sense of well-being and health for people of all ages is in large measure attributable to their perceptions of connectedness to other people, to the community and to the society. The fact that age discrimination exists testifies to an unhealthy attitude toward older people endemic in our society. The time has come to eradicate this negative bias and a good place to begin is the workplace. Older people who need to work, who want to work, must not be discriminated against.

Willard Wirtz, writing in The Boundless Resource, said, "To love life greatly is to realize no less clearly that for many people it would make as much sense if life were lived the other way around: so that we came shuffling into it at age seventy-five or eighty; went first through those ten or fifteen years nobody has yet figured out the use for; moved after that rough initiation on to forty years or so of reasonably satisfying, if not easy, productiveness; entered then the doors to twelve or eighteen years of exciting learning and discovery; topped this off with a few years of love but little consequence; and had the doctor at the end of it pick us up by the heels and pat us goodbye instead of hello."

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